

a1 The authentication balance amount is stored in the data format illustrated in FIG. 3C. A deposit content history area 13c stores the deposit content for the personal authentication money processing in the data format illustrated in FIG. 3B.--

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Please REPLACE the paragraph beginning at page 17, line 4, with the following paragraph:

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a2 --The electronic cashing card settlement system of this embodiment, based on the structure explained above, will be described with reference to the operation flowchart of FIG. 8. First, like the system of FIGS. 1-6, steps SP 1-SP 44 are executed. When the non-authentication balance is determined to be smaller than or equal to the authentication balance in step SP 44, this non-authentication balance is further compared with the amount of sales input in step SP 2 (step SP 51).--

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#### **REMARKS**

In the Office Action mailed on April 11, 2002, claims 1-35 were rejected under 35 U.S.C. § 102(e) as being anticipated by Van De Pavert (U.S. Patent No. 5,914,471) ("Van De Pavert"). The foregoing rejections are respectfully traversed.

Claims 1-35 are pending in the subject application, of which claims 1, 10, 17, and 24 are independent. The specification is amended. Care has been exercised to avoid the introduction of new matter. A Version With Markings To Show Changes Made to the specification is included herewith.

#### **Information Disclosure Statement:**

The Examiner has not yet acknowledged the IDS filed on June 22, 1999. The Applicants respectfully request that the Examiner acknowledge the same by signing and returning a copy of form PTO-1449 included therewith.

NO IDS  
can be  
found.

#### **Foreign Priority:**

The Examiner has not yet acknowledged the Applicants' claim for foreign priority under

35 U.S.C. § 119 and the Applicants' submission of a certified copy of the foreign priority document under 37 C.F.R. § 1.55, which were filed on August 26, 1999. The Applicants respectfully request that the Examiner acknowledge the same.

**Specification Amendments:**

The Specification has been amended to correct several typographical errors.

**Rejections Under 35 U.S.C. § 102(e):**

Van De Pavert teaches a method for recording usage data of a card-operated device (Van De Pavert, Abstract). Van De Pavert teaches storing usage data, i.e., initial usage data, on the card, reading the initial usage data from memory in the card, and transferring the initial usage data to the device (Van De Pavert, Abstract). Van De Pavert teaches reducing the value of the initial usage data and storing the updated value, i.e., current usage data, on the card (Van De Pavert, Abstract). Van De Pavert teaches transferring the current usage data to the device, determining a difference between the initial and current usage data, and adding the difference to usage data stored in the device (Van De Pavert, Abstract).

In contrast, claims 1, 10, and 17 of the subject application recite updating an authentication balance "to a balance amount after settlement when a transaction is settled by an authentication process having a requirement for a personal authentication to be matched," and updating a non-authentication balance "to an amount less than or equal to the stored authentication balance when the transaction is settled by the authentication process."

Claim 24 of the subject application recites "storing an authentication balance and a non-authentication balance, the authentication balance for transaction settlement by an authentication process requiring a personal authentication to be matched and the non-authentication balance for transaction settlement by a non-authentication process wherein the personal authentication is not required to be matched."

The present invention stores two distinct balances on a card concurrently: an authentication balance and a non-authentication balance. Van De Pavert teaches storing only one balance on a card, e.g., the usage data, and updating the usage data according to usage of the device. Although Van De Pavert refers to a first, second, third, and fourth usage data, such

reference is to the global term “usage data” at different times throughout the process (Van De Pavert, col. 3, line 50 – col. 4, line 27), and not to four distinct balances stored concurrently.

Further, claim 1 recites “comparing the non-authentication balance and the authentication balance and determining that an illegal process has been performed with the card when the non-authentication balance is larger than the authentication balance.”

Claims 10 and 17 recite “determining that an illegal process has been performed with the card when a comparison of the non-authentication balance and the authentication balance indicates that the non-authentication balance is larger than the authentication balance.”

Claim 24 recites “detecting that an illegal process has been performed with said card when a comparison indicates the non-authentication balance is greater than the authentication balance.”

The present invention compares the authentication and non-authentication balances that are stored on the card. Van De Pavert only teaches comparing the balance stored on the card to the balance stored in the device (Van De Pavert, col. 4, line 58 – col. 5, line 8). However, Van De Pavert does not disclose or suggest comparing two distinct balances on the card.

MPEP § 2131 states that “[a] claim is anticipated only if *each and every element* as set forth in the claim is found, either expressly or inherently described, in a single prior art reference. The *identical* invention must be shown in as complete detail as is contained in the ... claim” (emphasis added). Because Van De Pavert does not disclose or suggest each and every element of claims 1, 10, 17, and 24, those claims patentably distinguish over Van De Pavert.

In addition to being allowable based on their dependency, directly or indirectly, from one of claims 1, 10, 17, and 24, claims 2-9, 11-16, 18-23, and 25-35 of the subject application recite patentably distinguishing features of their own. For example, claims 4, 13, and 20 recite that “the authentication balance and the non-authentication balance are compared in each of successive transactions to be settled by a non-authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions is less than or equal to a predetermined number.” As discussed above in regard to claims 1, 10, 17, and 24, Van De Pavert does not disclose or suggest comparing two distinct stored balances on the card. Therefore, Van De Pavert does not disclose or suggest making the comparison in each of successive transactions. Clearly, claims 2-9, 11-16, 18-23, and 25-35 patentably distinguish over Van De Pavert.


Withdrawal of the foregoing rejections is respectfully requested.

There being no further objections or rejections, it is submitted that the application is in condition for allowance, which action is courteously requested. Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters. If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 7-11-2002

By:   
Matthew Q. Ammon  
Registration No. 50,346

700 Eleventh Street, NW, Suite 500  
Washington, D.C. 20001  
(202) 434-1500

**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE SPECIFICATION:**

Please REPLACE the paragraph beginning at page 12, line 10, with the following paragraph:

--The personal authentication money processing area 13 includes a disbursement content history area 13a for storing as history data [a] as disbursement content, obtained by executing the settlement process, for an amount of sales by the personal authentication money processing. The history (i.e., disbursement) data is stored in the data format illustrated in FIG. 3A. A balance area 13b stores an authentication balance amount to be used by the personal authentication money processing after the settlement process for amount of sales is executed. The authentication balance amount is stored in the data format illustrated in FIG. 3C. A deposit content history area 13c stores the deposit content for the personal authentication money processing in the data format illustrated in FIG. 3B.--

Please REPLACE the paragraph beginning at page 17, line 5, with the following paragraph:

--The electronic cashing card settlement system of this embodiment, based on the structure explained above, will be described with reference to the operation flowchart of FIG. 8. First, like the system of FIGS. 1-6, steps SP 1-SP 44 are executed. When the non-authentication balance is determined to be smaller than or equal to the authentication balance in step SP 44, this non-authentication balance is further compared with the amount of sales input in step SP 2 (step SP 51).--